



2009 Important Notice From Miami-Dade County To Medicare Eligible Retirees About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Miami-Dade County and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are three important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Miami-Dade County has determined that the prescription drug coverage offered by the County's AvMed Plans for Medicare eligible retirees (and Medicare eligible dependents), is, on average for all plan participants, NOT expected to pay out as much as standard Medicare prescription drug coverage pays and is considered Non-Creditable Coverage. This is important, because most likely, you will get more help with your drug costs if you join a Medicare drug plan, than if you only have prescription drug coverage through the County's medical plan.
3. You can keep your current coverage from Miami-Dade County. However, because your coverage is non-creditable, you have decisions to make about Medicare prescription drug coverage that may affect how much you pay for that coverage, depending on if and when you join a drug plan. When you make your decision, you should compare your current coverage, including what drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area. Read this notice carefully - it explains your options

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from November 15th through December 31st. However, if you decide to drop your current Miami-Dade County medical coverage for Medicare eligible retirees, since it is employer sponsored group coverage, you will be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan. Be aware that you may be subject to a higher premium (a penalty) because you did not have creditable coverage. Note, if you are currently enrolled in either the County's POS or HMO Plans (which have creditable prescription drug coverage) and become Medicare eligible, since you are losing creditable prescription drug coverage you are also eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

Since coverage under the **County's AvMed Plans for Medicare eligible retirees** is not creditable, depending on how long you go without creditable prescription drug coverage, you may pay a penalty to

2008\2009 Medicare non-creditable coverage disclosure notice



join a Medicare drug plan. Starting with the end of the last month that you were first eligible to join a Medicare drug plan but didn't join, if you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month, for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you (or your dependent) do decide to join a Medicare drug plan and drop your current AvMed Plan for Medicare eligible retirees, be aware that you (or your dependent whichever is applicable) will not be able to get the County coverage back. However, if you join a Medicare drug plan when you first become Medicare eligible, you can select the AvMed No RX Plan for Medicare eligible retirees (medical plan without prescription drug coverage), and continue to receive coverage for other medical services through Miami-Dade County.

You need to make a decision.....

NOTE: You'll get this notice each year, or you can download it from the Miami-Dade County website at www.miamidade.gov/benefits. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Miami-Dade County changes. You may also request a copy at any time.

For more information about your options under Medicare prescription drug coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help,
- Call **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at **1-800-772-1213 (TTY 1-800-325-0778)**.

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